

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Stanley D. Henry

Debtor(s).

Case No. 18-21613-CMB

Chapter 13

Related to Doc. Nos. 67 & 82, 117

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

*[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:*

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: The Trustee
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ Other: \_\_\_\_\_

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

*[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]*

- ☐ Chapter 13 Plan dated \_\_\_\_\_
- ☒ Amended Chapter 13 Plan dated June 3, 2019

is modified as follows:

*[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]*

- ☐ Debtor(s) Plan payments shall be changed from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ per \_\_\_\_\_, effective \_\_\_\_\_; and/or the Plan term shall be changed from \_\_\_\_\_ months to \_\_\_\_\_ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: The base balance is increased to \$130,919.04.

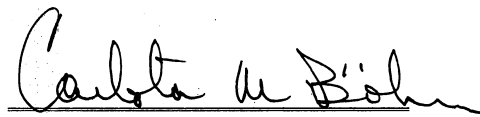
**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 20th day of April, 2023

Dated: April 20, 2023

  
United States Bankruptcy Judge

Stipulated by:

/s/ Amy L. Zema  
Amy L. Zema (PA I.D. #74701)  
Counsel to Debtor  
Law Office of Amy L. Zema  
2366 Golden Mile Highway  
#155  
Pittsburgh, PA 15239  
412-744-4450  
[amy@zemalawoffice.com](mailto:amy@zemalawoffice.com)

Stipulated by:

/s/ Owen W. Katz  
Owen W. Katz (PA I.D. #36473)  
Counsel to Chapter 13 Trustee  
Office of the Chapter 13 Trustee  
U.S. Steel Tower – Suite 3250  
600 Grant Street  
Pittsburgh, PA 15219  
412-471-5566  
[okatz@chapter13trusteewdpa.com](mailto:okatz@chapter13trusteewdpa.com)

cc: All Parties in Interest to be served by Clerk

FILED  
4/20/23 11:59 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPa

In re:  
Stanley D. Henry  
Debtor

Case No. 18-21613-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Apr 20, 2023

Form ID: pdf900

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2023:

Recip ID	Recipient Name and Address
db	+ Stanley D. Henry, 649 Greenlee Road, Pittsburgh, PA 15227-1021
14993082	+ Flagstar Bank, FSB as servicer for Pingora Loan Se, C/O McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
14819474	Francis S. Hallinan, Esquire, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14819478	+ Melissa Wood, 5621 Curry Road, Pittsburgh, PA 15236-3517
14871111	+ PINGORA LOAN SERVICING, LLC, CENLAR FSB, Attn: BK Department, 425 PHILLIPS BLVD., EWING NJ 08618-1430
14819479	+ Pingora Loan Servicing, 425 Phillips Blvd., Trenton, NJ 08618-1430

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Apr 20 2023 23:37:00	Borough of Whitehall, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: bnc-quantum@quantum3group.com	Apr 20 2023 23:37:00	Department Store National Bank, PO Box 657, Kirkland, WA 98083-0657
cr	Email/PDF: resurgentbknofications@resurgent.com	Apr 20 2023 23:47:15	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
15333210	Email/PDF: bncnotices@becket-lee.com	Apr 20 2023 23:47:35	Afni, Inc., c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
14820399	Email/Text: ally@ebn.phinsolutions.com	Apr 20 2023 23:37:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14819471	+ Email/Text: ally@ebn.phinsolutions.com	Apr 20 2023 23:37:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
14850906	+ Email/Text: ebnjts@grblaw.com	Apr 20 2023 23:37:00	Borough of Whitehall, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14819473	Email/Text: BKelectronicnotices@cenlar.com	Apr 20 2023 23:37:00	Cenlar, 425 Phillips Blvd., Trenton, NJ 08618
14819472	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 20 2023 23:47:25	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14857599	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 20 2023 23:47:24	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14850223	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 20 2023 23:47:43	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
14819477	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 20 2023 23:47:42	Macys/DSNB, PO Box 8218, Mason, OH 45040
14983475	Email/Text: bnc-quantum@quantum3group.com		

District/off: 0315-2

User: auto

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		Apr 20 2023 23:37:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14873598	+ Email/Text: kburkley@bernsteinlaw.com	Apr 20 2023 23:37:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15335987	+ Email/Text: Bankruptcy@Freedommortgage.com	Apr 20 2023 23:37:00	Freedom Mortgage Corporation, 10500 Kincaid Dr., Fishers, IN 46037-9764
14819475	+ Email/Text: Bankruptcy@ICSystem.com	Apr 20 2023 23:37:00	I.C. Systems, PO Box 64437, Saint Paul, MN 55164-0437
14819481	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Apr 20 2023 23:37:00	State Farm Bank, PO Box 2316, Bloomington, IL 61702
14860965	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Apr 20 2023 23:37:00	State Farm Bank, FSB, Attn: Bankruptcy Dept., PO Box 2328, Bloomington, IL 61702-2328
14871973	Email/PDF: resurgentbknofications@resurgent.com	Apr 20 2023 23:47:41	LVNV Funding, LLC its successors and assigns as, assignee of CVF Consumer Acquisition, Company, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14819480	Email/Text: Bankruptcy.Notices@pnc.com	Apr 20 2023 23:37:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
14875718	Email/Text: Bankruptcy.Notices@pnc.com	Apr 20 2023 23:37:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14991376	Email/Text: cashiering-administrationservices@flagstar.com	Apr 20 2023 23:37:00	Pingora Loan Servicing, LLC, c/o Flagstar Bank, FSB, 5151 Corporate Drive, Troy, Michigan 48098-2639
14866342	^ MEBN	Apr 20 2023 23:33:08	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14819482	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Apr 20 2023 23:37:00	Verizon, 500 Technology Dr., Ste. 300, 412372157, MO 63304-2225
14869194	Email/PDF: ebn_ais@aisinfo.com	Apr 20 2023 23:47:13	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Cenlar FSB as servicer for Pingora Loan Servicing,
cr		Flagstar Bank, FSB as servicer for Pingora Loan Se
cr		PINGORA LOAN SERVICINGS, LLC.
cr		Pingora Loan Servicing, LLC
cr		Pingora Loan Servicing,LLC c/o Flagstar Bank, FSB
14819476		Jordan Tax Service
cr	*	Afni, Inc., c/o Becket and Lee LLP, PO Box 3002, Malvern, PA 19355-0702
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764

TOTAL: 6 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-2

User: auto

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 22, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2023 at the address(es) listed below:**

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Pingora Loan Servicing LLC ecfmil@mwc-law.com, ecfmil@ecf.courtdrive.com
Alexandra Teresa Garcia	on behalf of Creditor Pingora Loan Servicing LLC c/o Flagstar Bank, FSB ecfmil@mwc-law.com, ecfmil@ecf.courtdrive.com
Alexandra Teresa Garcia	on behalf of Creditor PINGORA LOAN SERVICINGS LLC. ecfmil@mwc-law.com, ecfmil@ecf.courtdrive.com
Amy L. Zema	on behalf of Debtor Stanley D. Henry amy@zemalawoffice.com
Amy L. Zema	on behalf of Plaintiff Stanley D. Henry amy@zemalawoffice.com
Brian Nicholas	on behalf of Creditor Pingora Loan Servicing LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Cenlar FSB as servicer for Pingora Loan Servicing LLC bnicholas@kmlawgroup.com
Francis Thomas Tarlecki	on behalf of Creditor Flagstar Bank FSB as servicer for Pingora Loan Servicing, LLC ecfmil@ecf.courtdrive.com, ecfmil@mwc-law.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Whitehall jhunt@grblaw.com
Jerome B. Blank	on behalf of Creditor PINGORA LOAN SERVICINGS LLC. jblank@pincuslaw.com
Jerome B. Blank	on behalf of Creditor Pingora Loan Servicing LLC jblank@pincuslaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria T. Capiral	on behalf of Creditor Department Store National Bank bk.mail@quantum3group.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Marisa Myers Cohen	on behalf of Creditor PINGORA LOAN SERVICINGS LLC. ecfmil@mwc-law.com, mcohen@mwc-law.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor Pingora Loan Servicing LLC pawb@fedphe.com

TOTAL: 18